

**DDD BANKING ERRORS**

REMEDIAL MISTAKES AND SOME THAT WENT UNRECTIFIED.

**The Ease With Which Blunders Can Be Made—Checks in Which Figures and the Sum Written Out in Full Are For Different Amounts.**

A well known customer of a bank stepped to the desk and wrote a check, talking meanwhile with the teller, with whom he was on intimate terms. When he had finished he threw over the check, and the teller counted him out \$2,300. When the check passed to the bookkeeper he discovered it was not signed.

That was a remediable mistake, but the one that happened at the Girard bank in Philadelphia did not have so trifling an ending. A customer asked the teller to balance his book. It was found that he had a credit for \$3,500.

"I will draw that. Give me sight exchange on London," he said.

When the bank balanced its books it was \$31,500 short, the sum for which the clerk had written the exchange and which the cashier himself had signed. Meantime the buyer of the exchange had gone on a fishing trip and had forwarded the bill of exchange to his correspondents in London, but until the bank could locate their customer they could not ascertain the whereabouts of the missing draft. All that could be done was to notify their correspondents in London not to pay its face. The exchange was presented in London for the full amount and protested. When its purchaser showed up he was able to make a fresh start in the transaction that straightened it out, but the bank sacrificed the services of a clerk who had previously been a valued employee.

Mistakes of this kind are not frequent in financial institutions, but one took place in the defunct Globe National bank in Chicago that never did get straightened out. A customer drew a check for \$1,000, and a confidential clerk was sent for the money. It was an overdraft of some \$400, and the paying teller demurred at paying it. The clerk appealed to the cashier, who consented to pay the full amount and put his initials on the check. There was a line of people at the teller's window when the clerk returned. He waited until the teller was relieved, then wrote the check for \$10,000 instead of \$1,000. The cashier's initials were a guarantee, and the check was paid without question. The clerk had been a trusted employee in a brokerage house, but the sudden chance to get a large sum of money was too great a

temptation. The bank stood the loss.

The ease with which a mistake can be made is illustrated by a fraud in jest that was played upon William M. Singlerly of Philadelphia. He was, among other things, president of the Chestnut Street National bank, and among his particular friends were Frank Moran, the old negro minstrel, and Richard Lennon, a politician and merchant, all of them members of the Benevolent and Protective Order of Elks and full of practical jokes. A man up in Erie had issued a facsimile of a certified check as an advertisement. It was for \$500, drawn upon the "Bank of Good Will" and indorsed by the cashier of the "National Bank of Good Fortune." It was stamped and looked like bona fide commercial paper. One of them reached the hands of Moran and Lennon, who strayed into the president's office just before banking hours were over and asked him to cash it. Mr. Singlerly, with a glance at the amount, appended his initials and, calling a clerk, directed him to bring him five \$100 bills for the check. The clerk took it to the teller, who counted out the money and returned it to Singlerly, who passed it to Lennon. Moran invited the president to meet him at a road house on Wisconsin drive in two hours and went away. Next morning in making up checks for the clearing house the "phony" one was detected and referred to Mr. Singlerly, who simply said: "I thought Frank was spending a lot of money last night. He gave us a mighty good supper." But the lodge of Elks had fun over that check at many a subsequent session.

It not infrequently happens that a man writing a check enters one sum in figures and another sum in writing out in full. This is, of course, mere inadvertence, and if the check reaches the bank on which it is drawn the lesser amount is the one that is paid.

The other day a grocer in New York cashed such a check for a customer for \$50, the amount that was written out and the amount the customer asked for, but the figures were for \$5. The grocer took only a cursory glance at the paper and the next day sent it with other checks to his bank, where it was accepted for \$5. In a like way of carelessness persons often forget to date their checks. Usually the bank will supply the date on small checks on current account, but on important sums they will be thrown out.

Paymaster E. N. Whitehouse of the navy, attached to the European squadron, once drew at Plymouth for \$20,000 on J. S. Morgan & Co., London, and presented the draft to the Plymouth branch of the Bank of England. The money was to be used by the crew of the cruiser Boston, who were to have shore leave at Plymouth. It was

indorsed by the commander of the ship and the United States consul at Plymouth, and the consul went to the bank with the paymaster for the money. The manager declined to pay the draft until it was accepted by J. S. Morgan & Co., because he did not know the officers. The draft must be drawn in triplicate, he explained, and they should be dated as emanating from the ship, and altogether he was very surly to the visitors. A dispatch from Morgan brought a satisfactory acceptance, and the manager of the Plymouth bank counted forth the money in Bank of England notes, one of which Mr. Whitehouse took up and read aloud. "At sight the Bank of England will pay to bearer."

"This is a note of hand," he said. "It is not accepted. I will take gold. I don't know anything about this paper. It is not a legal tender."

The bank manager had nothing to do but to get together 5,000 gold sovereigns, which he did with bad grace, and Whitehouse and the consul left congratulating themselves that they were

even with the Plymouth branch of the Bank of England. A few days after that the paymaster received a letter from J. S. Morgan & Co. asking authority to supply the date to his drafts made at Plymouth, which had carried the month on which drawn, but not the day. After all the haggling over them they had gone through undated.

The failure to date exchange resulted in the discovery of the greatest scheme of forgery ever successfully carried out and in the arrest of McDonald, the Bidwell brothers and Ogle, the Bank of England forgers. The forgers had a running account at the west end branch of the Bank of England, in London, and presented their accepted exchange at six months, drawn on Rothschilds in the city. The first bills were good, the second ones fraudulent. In cleaning up this last project they presented forged paper for \$500,000, but carelessly left out the date of acceptance. The messenger of the Bank of England branch was instructed to drop into Rothschilds and have them supply the missing date. He did so and in a mo-

ment was surrounded by the bank officers. In ten minutes the news of the forgery was in every bank in England. The forgers escaped to America, were arrested, extradited and sentenced to life imprisonment. So mistakes of this kind sometimes work for good as well as ill.

A case which partook something of the nature of both good and ill is related of a broker in New York who found himself pressed for money at a time when he had to pay a great many customers a large sum in the aggregate. What he needed was about four days' time to realize on his assets. Without that time he must fail. So he faced settling day with a calm front and coolly sent out checks to all his creditors unsigned. In four days they all were back again. By that time he had made his bank balance good and sent out checks signed this time, with an apology for the oversight.—New York Press.

They have no use for the new spelling in Jorja and Loozyanna.

You're growing more beautiful day by day, dear Grace,

I hope you're not using cosmetics on your face;

Oh, Charlie, this is a great injustice to me,

I'm simply using Rocky Mountain Tea. (Cards out.)

Frank Hart, druggist.

**Grip Quickly Knocked Out.**

"Some weeks ago during the severe winter weather both my wife and myself contracted severe colds which speedily developed into the worst kind of la grippe with all its miserable symptoms," says Mr. J. S. Eggleston of Maple Landing, Iowa. "Knees and joints aching, muscles sore, head stopped up, eyes and nose running, with alternate spells of chills and fever. We began using Chamberlain's Cough Remedy, aiding the same with a double dose of Chamberlain's Stomach and Liver Tablets, and by its liberal use soon completely knocked out the grip." Sold by Frank Hart and Leading Druggists.

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